

Information to identify the case:		
Debtor 1	Ronald Dwight Lord Sr.	Social Security number or ITIN xxx-xx-0054
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Mary Louise Lord	Social Security number or ITIN xxx-xx-1133
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 8/19/20
Case number: 20-10551-TPA		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ronald Dwight Lord Sr.	Mary Louise Lord
2. All other names used in the last 8 years		
3. Address	10610 State Highway 618 Conneaut Lake, PA 16316	10610 State Highway 618 Conneaut Lake, PA 16316
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 9/9/20

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 27, 2020 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com , meetings@chapter13trusteedpa.com
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 12/28/20 Filing deadline: 10/28/20 Filing deadline: 2/15/21 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 10/27/20 at 09:00 AM , Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ronald Dwight Lord, Sr.
 Mary Louise Lord
 Debtors

Case No. 20-10551-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dpas
 Form ID: 309I

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Sep 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2020.

db/jdb +Ronald Dwight Lord, Sr., Mary Louise Lord, 10610 State Highway 618,
 Conneaut Lake, PA 16316-2632
 aty +Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15278776 +Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
 15278778 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2222
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
 15278780 +Commonwealth Financial Systems Inc, 120 North Keyser Avenue, Scranton, PA 18504-9701
 15278783 +Creditech, 50 N 7th St, Bangor, PA 18013-1791
 15278782 +Creditech, 50 North 7th Street, Bangor, PA 18013-1791
 15278784 +Erie Pathology Associates, 1526 Peach Street, Erie, PA 16501-2110
 15278794 +Windstream, 11317 Mercer Pike, Meadville, PA 16335-6261

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dan@mrdebtbuster.com Sep 10 2020 05:08:20 Daniel P. Foster,
 Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 10 2020 05:09:17
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 10 2020 05:09:17 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Sep 10 2020 05:09:41
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 15278777 EDI: LCITDAUTO Sep 10 2020 08:43:00 CFC Deficiency Recover, 5225 Crooks Road, Suite 140,
 Troy, MI 48098
 15278779 E-mail/Text: Bankruptcy.RI@Citizensbank.com Sep 10 2020 05:08:30 Citizens Bank,
 1 Citizens Drive, Riverside, RI 02915
 15278781 E-mail/Text: rkiser@co.crawford.pa.us Sep 10 2020 05:09:50 Crawford County Tax Claim Bureau,
 Court House, 903 Diamond Square, Meadville, PA 16335-2694
 15278785 +E-mail/Text: mwetherbee@mmchs.org Sep 10 2020 05:09:59 Meadville Medical Center,
 1034 Grove Street, Meadville, PA 16335-2945
 15278786 +E-mail/Text: egssupportservices@alorica.com Sep 10 2020 05:09:51 NCO Financial Systems,
 Attention: Bankruptcy, 507 Prudential Road, Horsham, PA 19044-2308
 15278788 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 10 2020 05:09:17 PA Department of Revenue,
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
 15278789 +EDI: DRIV.COM Sep 10 2020 08:43:00 Santander Consumer Usa,
 8585 North Stemmons Freeway Suite 1100-N, Dallas, TX 75247-3822
 15278790 +E-mail/Text: jennifer.chacon@spservicing.com Sep 10 2020 05:10:24
 Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450
 15278791 +EDI: SWCR.COM Sep 10 2020 08:43:00 Southwest Credit Syste,
 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958
 15278792 +EDI: SWCR.COM Sep 10 2020 08:43:00 Southwest Credit System,
 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958
 15278793 EDI: LCITDAUTO Sep 10 2020 08:43:00 Td Auto Finance, 27777 Franklin Road,
 Farmington Hills, MI 48334

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CSMC 2020-RPL2 Trust
 15278787* +NCO Financial Systems, Attention: Bankruptcy, 507 Prudential Rd, Horsham, PA 19044-2308
 TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: dpas
Form ID: 309I

Page 2 of 2
Total Noticed: 25

Date Rcvd: Sep 09, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2020 at the address(es) listed below:

Brian Nicholas on behalf of Creditor CSMC 2020-RPL2 Trust bnicholas@kmlawgroup.com
Daniel P. Foster on behalf of Debtor Ronald Dwight Lord, Sr. dan@mrdebtbuster.com,
katie@mrdebtbuster.com/kaitlyn@mrdebtbuster.com/kristen@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com
Daniel P. Foster on behalf of Joint Debtor Mary Louise Lord dan@mrdebtbuster.com,
katie@mrdebtbuster.com/kaitlyn@mrdebtbuster.com/kristen@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5